Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) A method including:

converting, by a computer-based system for maximizing savings, user loyalty points to a value;

applying, by said computer-based system, said value to a user savings account;

determining, by said computer-based system and based upon user savings goal information and user income information, a savings amount for transferring to said user savings account, wherein said savings amount is at least a portion of user income, ~~and~~ wherein user financial information comprises said user savings goal information, user debt information and said user income information <u>and wherein said savings amount is transferred to said user savings account</u>;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;

determining, by said computer-based system <u>and in response to said savings amount being transferred</u>, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determining, by said computer-based system and in response to said ~~transferring transfer of said savings amount~~ <u>determining said plurality of penalties</u>, a payment hierarchy <u>to minimize said plurality of penalties, said payment hierarchy being a function of</u> ~~based upon~~ said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information~~, wherein said payment hierarchy minimizes said plurality of penalties~~; and

providing, by said computer-based system, loyalty points to at least one of (i) said user, (ii) a user income source identified by said user income information, and (iii) a payee associated with an outstanding debt payment in said plurality of outstanding debt payments.

2. (Previously Presented) The method of claim 1, further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a first payee - associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt.

3. (Previously Presented) The method of claim 1, further comprising providing loyalty points based upon said transferring said savings amount.

4. (Previously Presented) The method of claim 2, further comprising providing loyalty points based upon said transferring said savings amount and based upon said transferring to a first payee.

5. (Canceled)

6. (Previously Presented) The method of claim 1, further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a first payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt, wherein said transferring to said first payee transfers a certain amount of said user income to said first debt, wherein said certain amount is a minimum amount due for said first debt.

7. (Previously Presented) The method of claim 1, further comprising providing loyalty points based upon said transferring said savings amount occurring automatically without user approval.

8. (Cancelled)

9. (Previously Presented) The method of claim 1, wherein information related to user loyalty points is maintained in a third party loyalty system.

10. (Cancelled)

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11. (Previously Presented) The method of claim 1, further comprising providing a recommendation that minimizes current payments on said outstanding user debts and maximizes payments to said user savings account.

12. (Previously Presented) The method of claim 1, further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a first payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt, wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) said user income sources, and (iii) at least one of said payees based upon said transferring step, wherein said transferring step transfers user income to a user savings account maintained by said third party.

13. (Previously Presented) The method of claim 11, wherein probability modeling is used to facilitate said providing a recommendation.

14-15. (Cancelled)

16. (Currently Amended) A system for maximizing savings comprising:
a network interface communicating with a memory, said network interface configured to receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;
said memory communicating with a processor; and
said processor, when executing a computer program, is configured to:
        convert user loyalty points to a value;
        apply said value to a user savings account;
        determine, by said computer-based system and based upon user savings goal information and user income information, a savings amount for transferring to said user savings account, wherein said savings amount is at least a portion of user income, and wherein user financial

information comprises said user savings goal information, user debt information and said user income information and wherein said savings amount is transferred to said user savings account;

analyze said user debt information to determine a plurality of outstanding debt payments;

determine, in response to said savings amount being transferred, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determine, by said computer-based system and in response to said ~~transferring transfer of said savings amount~~ determining said plurality of penalties, a payment hierarchy to minimize said plurality of penalties, said payment hierarchy being a function of ~~based upon~~ said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information~~, wherein said payment hierarchy minimizes said plurality of penalties~~; and

provide loyalty points to at least one of (i) said user, (ii) a user income source identified by said user income information, and (iii) a payee associated with an outstanding debt payment in said plurality of outstanding debt payments.

17. (Currently Amended) A tangible computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer-based system for maximizing savings, cause the computer to perform operations comprising:

converting, by said computer-based system, user loyalty points to a value;

applying, by said computer-based system, said value to a user savings account;

determining, by said computer-based system and based upon user savings goal information and user income information, a savings amount for transferring to said user savings account, wherein said savings amount is at least a portion of user income, ~~and~~ wherein user financial information comprises said user savings goal information, user debt information and said user income information and wherein said savings amount is transferred to said user savings account;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding debt payments;

determining, by said computer-based system and in response to said savings amount being transferred, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing;

determining, by said computer-based system and in response to said ~~transferring transfer of said savings amount~~ determining said plurality of penalties, a payment hierarchy to minimize said plurality of penalties, said payment hierarchy being a function of ~~based upon~~ said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, ~~wherein said payment hierarchy minimizes said plurality of penalties~~; and

providing, by said computer-based system, loyalty points to at least one of (i) said user, (ii) a user income source identified by said user income information, and (iii) a payee associated with an outstanding debt payment in said plurality of outstanding debt payments.